



Getting **SET** 2021



COLLEGE PLANNING FOR SOPHOMORES

Your college plan	1	Yup, more testing.....	8
Careers 101	2	Governor's summer programs.....	9
Tassel, worth the hassle?.....	3	College credit now!.....	10
First steps.....	4	Other financial aid programs	11
KEES	5	Financial aid tips	12
How much will you get?	6	Campus visits.....	13
Excuses, excuses	7	Study tips	14

YOUR COLLEGE PLAN

It's not too early to begin planning for your future. As a sophomore you have a year of high school behind you. If you think college is in your future, start thinking about how much that will cost. Remember, when we say "college" that means any training after high school, including technical or beauty school as well as a two- or four-year college program.

If you get all the financial aid you qualify for, you might be able to pay the same amount at a more expensive school as you would at a lower-cost school. Comparing costs and financial aid packages is really no different than researching costs for anything else you'd spend money on, like a car or house.

But preparing for college involves learning about yourself, your goals and what you'd like to do with your future, as well as learning about financial aid.

Can-do's for now:

TAKE A CAREER PATH

Learn as much as you can about careers you're interested in. Explore career clusters at your school and keep a list of how you like to spend your free time. Do you enjoy certain activities more than others? Start talking with people about their jobs are and how they got there. Check out khea.com's [career pathway](#) for more ideas.

TESTS

Talk with your counselor about taking important tests. More info about sophomore tests can be found on [page 8](#). Good news! You may have already taken a few that can point you to a career.

DEVELOP GOOD STUDY HABITS

Turn in assignments on time and do your best. Participate in class and ask questions if you don't understand something. Take notes, hitting the highlights of the material your teachers present, and review them daily. Teachers often provide a course outline or syllabus explaining their point system. If there's a daily participation grade, earn it as often as possible. A missed assignment that records a "0" can really hurt your final grade — and maybe mean less money for college later on!

MAKE GOOD GRADES

If you have decent grades, you have a better chance of getting into the school and program of your choice after high school. Don't limit yourself by not making the grade now. Besides, you'll have to make good grades if you want to get (or keep!) your driver's license and, often, to play on a team for your school.

Don't panic! You have time over the next three years to bring up your grades if you need to. Good grades increase your chances of earning money for college through the Kentucky Educational Excellence Scholarship (KEES). Find more KEES info on [page 5](#).

LEARN ABOUT FINANCIAL AID

Student aid can help you pay for college. The programs mentioned in this book may change by the time you graduate, but the information will give you and your parents some idea about what's available.

CAREERS 101

Think now about what college major you might choose. It can save time — and possibly money — in planning your higher education. Some college majors, like medicine, have a specific, strictly defined course load. Other majors, like journalism, are less structured but may require a smaller, focused course of study known as a minor. Knowing the general major you want can also help with your college selection, since some programs at Kentucky colleges are nationally recognized.

Not sure what you want as a career?

Explore careers at kheaa.com, and find a range of jobs that might be perfect for you — along with how much college it will take to make your career a reality.

Check out a job-specific test like a mechanical ability or personality profile to help predict your success in a particular job.



LIKE USING COMPUTERS OR SOLVING MATH PROBLEMS?

These interests could lead you to major in economics, biology, engineering or chemistry and can lead to a career as an economist, scientist, nuclear engineer or computer software designer.

LIKE WORKING WITH YOUR HANDS?

These interests could lead to a major in a construction-related field and a career as an architect, furniture maker, electrician, plumber or builder.

LIKE HELPING PEOPLE?

These social interests could lead you to major in education, a health care field or psychology and can lead to a career as (you might guess) a teacher, nurse or counselor.

LIKE PLAYING IN THE BAND, TAKING PHOTOS OR DRAWING?

These interests could lead to a major in art history, film, mass communications, philosophy, drama or foreign language and to a career as an artist, director, journalist, actor or translator.

LIKE ADDING NUMBERS OR ORGANIZING INFO?

These interests could lead you to major in mathematics, business, library science, engineering or computer science and to a career as a mathematician, business executive, librarian or mechanical engineer.

LIKE WORKING WITH ANIMALS?

These interests could lead you to a major in veterinary science, agricultural education, equine management, wildlife biology or forestry and to a career as a vet, extension agent, horse trainer or park ranger.

TASSEL: WORTH THE HASSLE?



Education past high school can be as much or as little as you want! Technical school, two-year and four-year degrees are all options past high school.

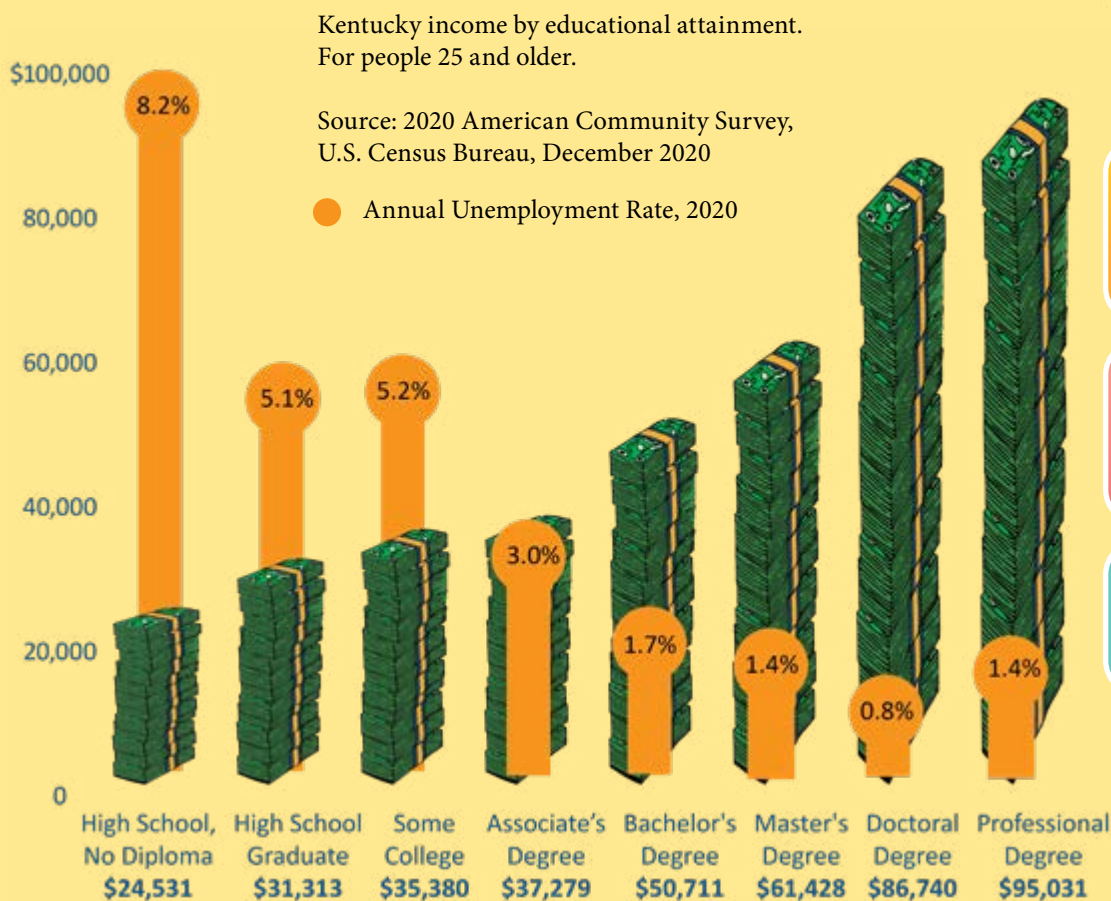
Going to school after graduation may be the last thing you want to hear about. But graduating from college increases your job opportunities, your earning power and your ability to enjoy a better life.

Get a bachelor's degree, and you can make \$19,398 a year more than your friends with just a high school diploma. Do the math: \$19,398 times a 40-year career equals more than half a million dollars (\$775,920 to be exact). Even if you don't like math, you have to love that!

If you drop out of high school, your friends who earn bachelor's degrees will earn \$1,047,520 more than you over a 40-year career.



HOW A COLLEGE DEGREE CAN STACK UP IN CASH



An associate's degree can mean **19 percent** more income than just a high school diploma.

A bachelor's degree can mean **62 percent** more income than just a high school diploma.

A master's degree can mean almost **DOUBLE** the income for a high school diploma.



FIRST STEPS

Every plan has to have its first steps. Meet with your school counselor to discuss what classes you should take to fit into your higher education goals.

The Precollege Curriculum is the minimum requirement for Kentucky bachelor's degree programs at public universities. Other schools may require more courses for admissions to certain programs, like engineering or nursing. If you're interested in a program of study not offered in Kentucky, you may want to check out the [Academic Common Market \(ACM\)](#). The ACM can offer you options with lower tuition at an out-of-state school for certain programs. You may also be able to use your KEES award at an ACM school.

KENTUCKY HIGH SCHOOL GRADUATION REQUIREMENTS

SUBJECT	MINIMUM DIPLOMA REQUIREMENTS* <small>SOURCE: KENTUCKY DEPARTMENT OF EDUCATION</small>	PRE-COLLEGE CURRICULUM <small>SOURCE: COUNCIL ON POSTSECONDARY EDUCATION</small>
Language Arts	4 credits: English I, II, and two additional English/Language Arts credits aligned with the student's Individual Learning Plan (ILP)	Same as minimum high school graduation requirements.
Mathematics	4 credits: Algebra I, geometry, and two additional mathematics credits aligned with the student's ILP	Same as minimum high school graduation requirements.
Science	3 credits (at least 1 aligned with the student's ILP)	Same as minimum high school graduation requirements.
Social Studies	3 credits (at least 1 aligned with the student's ILP)	Same as minimum high school graduation requirements.
Health	1/2 credit**	Same as minimum high school graduation requirements.
Physical Education	1/2 credit**	Same as minimum high school graduation requirements.
History and Appreciation of Visual and Performing Arts	1 credit	Same as minimum high school graduation requirements.
Foreign Language		2 credits of a single world language or demonstrated competency
Electives	6 additional credits aligned with the student's ILP	6 credits

*Other Graduation Requirements:

- Pass state-mandated civics test;
- Successfully complete a course or program in financial literacy;
- Receive instruction in essential workplace ethics;
- Demonstrate competency in technology;
- Complete an annual ILP (6th to 12th grade).

Students must also meet a graduation prerequisite that requires them to demonstrate basic competency in reading and math in one of three ways before graduation.

- Score at least at the Apprentice level in reading and mathematics on the 10th-grade

state-required assessments; Students who do not meet the minimum score on one or both assessments may retake the reading and/or mathematics assessments twice each year in the 11th and 12th grades of high school; OR

- Score at least Proficient on the 8th-grade state-required assessment for reading and/or mathematics; OR
- Complete a collection of evidence to include the following:
 - o The student's ILP, including a student transcript;
 - o If applicable, the student's IEP;
 - o Student performance on the required

state assessments;

- o Appropriate interventions targeted to the student's needs to ensure support was provided to the student;
- o Student work demonstrating the students' competency in reading and/or mathematics, as applicable; and
- o The student's post-high school plans.

**Either the health or physical education credit must include CPR training.

KEES

GOOD GRADES GIVE YOU THE KEES

You don't have to fill out any forms to earn money for college with a Kentucky Educational Excellence Scholarship (KEES). You qualify if you have a 2.5 GPA or better at the end of any high school year. If you have a composite score of at least 15 on the ACT or 810 on the SAT and have earned at least one base award, you can earn a bonus award. Bonus awards range from \$36 to \$500.

USE MYKHEAA TO CHECK YOUR GRADES

KHEAA will post KEES awards online at the end of each school year. You will have sign in to kheaa.com to create a [MyKHEAA account](#) to check your grades. If anything is incorrect, tell your school counselor immediately.

Advanced Placement, International Baccalaureate and Cambridge Advanced International courses are weighted for KEES purposes, meaning an "A" in those classes is worth 25 percent more than other courses.

MAX YOUR KEES WITH BONUS AWARDS

You can earn a KEES bonus award if you were eligible for free or reduced-price lunches during any year of high school and if you make qualifying scores on Advanced Placement (AP), International Baccalaureate (IB) or Cambridge Advanced International (CAI) exams. The chart below shows the amounts awarded for each score. There's no limit to the number of bonus awards a student can receive.

ADVANCED PLACEMENT		INTERNATIONAL BACCALAUREATE		CAMBRIDGE ADVANCED INTERNATIONAL	
EXAM SCORE	BONUS AMOUNT	EXAM SCORE	BONUS AMOUNT	EXAM SCORE	BONUS AMOUNT
3	\$200	5	\$200	e	\$200
4	\$250	6	\$250	c or d	\$250
5	\$300	7	\$300	a*, a or b	\$300

FOR MORE INFO:

CALL: (800) 928-8926, EXT. 7395

FAX: (502) 696-7373

EMAIL: KEES@KHEAA.COM

How much WILL YOU GET?

GPA	BASE AMOUNT	ACT SCORE	BONUS AMOUNT
4.0	\$500	28 or above	\$500
3.9	475	27	464
3.8	450	26	428
3.75	437	25	393
3.7	425	24	357
3.6	400	23	321
3.5	375	22	286
3.4	350	21	250
3.3	325	20	214
3.25	312	19	179
3.2	300	18	143
3.1	275	17	107
3.0	250	16	71
2.9	225	15	36
2.8	200		
2.75	187		
2.7	175		
2.6	150		
2.5	125		

After each year of high school, KHEAA will notify you if you have earned a KEES award. If you received a KEES award for your freshman year, enter your final GPA and the award amount. Predict your future GPAs and highest ACT score, filling in the blanks. Add up your amounts, and you can estimate what your total award will be to help you pay for each year of college.

	GPA	AMOUNT
Freshman GPA	_____	\$ _____
Sophomore GPA	_____	+ \$ _____
Junior GPA	_____	+ \$ _____
Senior GPA	_____	+ \$ _____
Highest ACT Score	_____	+ \$ _____
AP, IB or CAI Award	_____	+ \$ _____
TOTAL ESTIMATED AWARD		= \$ _____

EXCUSES, EXCUSES

You already know pursuing more education or training can mean more money over your lifetime. What else is holding you back from a plan for your future?

I DON'T KNOW WHAT I WANT TO DO

Talk with people whose careers or jobs interest you, asking where they went to school and what they thought of the program they took. Ask your parents, school counselor or librarian for help in your career quest. Check out the [Exploring Careers](#) under Planning for College on [kheaa.com](#), which can help focus your interests and generate a list of careers and majors you need to get the job! Develop a list of schools that offer the majors you're interested in and contact them for more information.

What tests and qualifications are required for admission? Know your options!

CASH!

Most college students and their families don't write a check for their college education. Financial aid is available and is based on your family's ability to pay for college. Besides, after looking at how much more an education can pay you over a lifetime, how can you NOT afford it?

Talk with your high school counselor. Read [Getting In](#), a book KHEAA distributes to juniors. It lists admissions, costs, financial aid and academic information for Kentucky colleges. And also check out [Affording Higher Education](#), a KHEAA book that has information about thousands of financial aid sources available to Kentucky students.

GRADES

OK, good grades are important. The better your grades are, the better the chance you can get into the school and program of your choice. If your grades aren't the best, you still have time to bring them up.

Good grades can also mean money for college. Remember, each year you make at least a 2.5 GPA, you earn a KEES award. But colleges don't just look at grades and test scores when making admission decisions. Extracurricular activities, talent in arts or sports, and community service can also play a part.

So what if you're not going to be the valedictorian? Don't give up. Plenty of successful college students weren't either!

HEY! NO PASS, NO DRIVE!

In Kentucky, you can't get your learner's permit or driver's license if you don't pass four courses each semester, if you have more than nine unexcused absences, or if you drop out. When you apply for your permit, you'll be required to present a compliance form from your school.

If you already have your permit or license and you don't meet the above rules, the Kentucky Transportation Cabinet will let you go back to riding with your parents.



YUP, MORE TESTING

You've been taking standardized tests in school for years, so what's a few more tests to a pro like you?

START NOW TO PREP

It's not too soon to start preparing for the ACT and the SAT. Kentucky requires all juniors in public high schools to take the ACT. Start reading as much as possible to increase your vocabulary. Try to learn as much as you can during class. Identify your weaknesses and study accordingly. Then, familiarize yourself with test material. Grab a study guide! You can get these materials from your school counselor, a bookstore or online.

Want to go 21st century? **ACT Academy** is a free online learning tool you can access from any computer, tablet or smartphone. There are thousands of free resources available on every imaginable topic. There's a personalization option that can help you learn exactly what you need to know.

ACT AND SAT

The **ACT** is required or accepted at all public universities and colleges and many private colleges and universities in Kentucky. **SAT I and II** are accepted at most private and public colleges. Other schools you're interested in may require other tests.

Ask your counselor about when to take the tests and if there are classes available to help you brush up on test-taking skills. Remember that your KEES bonus award is based on the highest ACT or SAT composite score you get on a test you take **before** you graduate.

ACT

Divided into four sections — English, math, reading and science reasoning — plus an optional written essay, the ACT is scored up to 36. Kentucky requires the ACT for juniors.

SAT

The SAT Reasoning Test measures reading and math skills and has an optional essay. SAT II Subject Tests are one-hour exams given in specific subjects such as math, science, English or foreign languages.

PSAT/NMSQT

The Preliminary Scholastic Assessment Test/ National Merit Scholarship Qualifying Test (PSAT/NMSQT) is a two-hour test given in October that lets sophomores and juniors practice for the SAT. Scores for juniors are also used to determine National Merit Scholarship semifinalists. See your school counselor for more information or check out The College Board website at collegeboard.org.

GOVERNOR'S SUMMER PROGRAMS

Kentucky has three statewide competitive programs designed to challenge high-potential students. Check out requirements and application info at the websites below.

GOVERNOR'S SCHOLARS

Students who are Governor's Scholars may qualify for scholarships at many Kentucky colleges and universities. Governor's Scholars attend intensive five-week residential programs the summer before their senior year. You may be eligible for the program if you are a junior, are a Kentucky resident and have taken the ACT, PSAT or SAT. You must fill out an application and be nominated by your school to be considered.

You compete on a statewide level for selection based on your GPA, difficulty of course load and one standardized test score, as well as your extracurricular activities, volunteer service and jobs you have held. You'll also have to write a personal essay. Admission to the program is highly competitive, and you'll have to work hard to get in.

For more information:
gsp.ky.gov/.

GOVERNOR'S SCHOOL FOR THE ARTS

The Governor's School for the Arts is another highly competitive opportunity for students in architecture, creative writing, dance, drama, instrumental music, musical theatre, new media, visual art or vocal music.

The GSA is a three-week residential summer program for Kentucky juniors and seniors who complete the application and the audition and review process outlined at kentuckygsa.org.

GOVERNOR'S SCHOOL FOR ENTREPRENEURS

Got great ideas for building a business? The Governor's School for Entrepreneurs is a three-week residential program open to freshmen, sophomores and juniors in Kentucky's public or private high schools. Students may apply as individuals or as teams by filling out an online application and submitting adult references. Grades are NOT a criteria for admission, but creative and innovative thinking are highly sought after for the 50 spots available.

For more information, go to
www.kentuckygse.com/.



COLLEGE CREDIT NOW!

You can earn college credit in high school in several ways. They can save you time and money, so they're worth checking out.

AP/IB/CAI PROGRAM

Get a head start on college work with the AP, IB, and CAI programs. Talk with a teacher or coordinator at your school to enroll.

If you're home-schooled or attend a school that doesn't offer AP classes, you can do AP by independent study. Teachers say you have to be tough and dedicated to succeed.

You don't have to take an AP class to take the exam, but you'll need to review the course descriptions and study hard on your own.

IB classes are offered to juniors and seniors through the diploma and certificate programs. If a school offers only the IB diploma, students must participate as both juniors and seniors, taking up to six classes and performing 150 service hours. If the school offers an IB certificate, students don't have to make the two-year commitment. IB classes are offered in seven areas. For the IB diploma, you must also test in three higher level and three lower level courses, one from each area.

CAI classes offer a global curriculum focusing on 125 courses for high school students that help develop independent critical thinking and qualify you for an international diploma and college credit.

DUAL ENROLLMENT/TECH CLASSES

You might try a dual enrollment (good for college credit only) or dual credit (good for BOTH college and high school credit). These classes are open to seniors and qualified juniors (so you can meet placement criteria), but start planning for them now!

Most Kentucky Tech credits will transfer to the [Kentucky Community and Technical College System \(KCTCS\)](#).

DUAL CREDIT SCHOLARSHIP

If you're a student in a Kentucky public or private high school or home school, you can use the Dual Credit Scholarship to pay for up to two classes from a participating Kentucky college or university. Public and private high schools submit their students' application's. Ask your counselor if you qualify. Students in home schools and noncertified schools must submit a paper application found on [kheaa.com](#).

MIDDLE COLLEGE

Another option is attending both college and high school classes during your junior and senior years. There are several programs across Kentucky. Check with your school counselor to see if there's a program available and if you qualify.

INDEPENDENT STUDY: FREE ONLINE COURSES

You can hear college lectures without setting foot on campus and find free content online.

The site [academicearth.org](#) offers courses from some of America's top universities.

YouTube offers classes and lectures about many topics. On [YouTube Learning](#) and [iTunes U](#), you can pick a topic of interest from leading U.S. schools.

You won't get credit, but you can try a course to see if you're ready for college-level work. Checking out a free online lecture series will also give you a sense of the skills, reading amount and critical thinking required for college classes. Many course plans (also known as syllabi) are available online, too.

Many Kentucky colleges and universities have YouTube channels for admissions and other areas. Check out the ones you're interested in by searching YouTube.



OTHER FINANCIAL AID PROGRAMS

COLLEGE ACCESS PROGRAM (CAP) GRANT

CAP Grants help financially needy Kentucky undergraduates attend the state's public and private colleges and are funded by Kentucky Lottery revenue.

KENTUCKY TUITION GRANT (KTG)

KTG awards help financially needy Kentucky students attend the state's private colleges and are also funded by lottery revenue.

FEDERAL PELL GRANT

To qualify for a Federal Pell Grant, you must be an undergraduate who holds no bachelor's, first professional or higher degree, has need and is a U.S. citizen or eligible noncitizen enrolled in an eligible school. Students in a postbaccalaureate teacher program may also be eligible. Students can receive no more than six awards. Part-time students are assessed accordingly.

FEDERAL PLUS LOAN

Parents or stepparents of a dependent undergraduate student enrolled or accepted for enrollment at least half-time in an eligible program at an eligible school can qualify for a Federal PLUS Loan. Graduate and professional students may also borrow PLUS Loans. The maximum amount equals the cost of education minus other financial aid received. The interest rate is set each year. To apply fill out a [FAFSA](#) and [PLUS Loan application](#).

FINANCIAL AID IN YOUR FAVOR

KY SAVES 529

Ky Saves 529 lets people save for a child's education by depositing as little as \$25 (\$15 if using payroll deduction). For more information, call toll free (877) 598-7878 or visit kysaves.com.

FEDERAL DIRECT LOAN

College students can get federal loans through the U.S. Department of Education to attend eligible colleges and schools at least half time.

FINANCIAL AID TIPS

It will be a couple of years before you start applying for scholarships for college, but you can take some steps now to prepare for when that time comes.

TALK WITH YOUR SCHOOL COUNSELOR

Your school counselor should be your first resource in your college financial aid search. Ask about financial aid in general and where to look for help.

MAKE THE GRADES

Good grades mean you earn money through the KEES program. Better grades also help you qualify for other scholarships and grants. Even a few bad grades can mean a lot less money for college if you don't meet minimum grade requirements for scholarships.

Do your homework and study some each day, and it won't seem so overwhelming. Yes, it's a Mom rule. But it really works! See more study tips on [page 14](#).

MAKE CONTACTS


If you know what career you want to enter, chances are there's a professional association that has financial aid available. Do a web search to find whom to contact for more information.

BE A NEWS HOUND

Watch for news items in your local paper about scholarships offered by local businesses, clubs, unions, churches, fraternal groups, etc., and contact them for more information.

SCOUT OUT YOUR COMMUNITY

Check with organizations and civic groups like the American Legion, YMCA, 4-H Club, Kiwanis, Jaycees or Chamber of Commerce in your town. Foundations, religious organizations, fraternities, sororities and clubs are some other possible sources of aid.



Want more financial knowledge? Check out *It's Money, Baby* at kheaa.com. It's a road map to your money!

VISIT KHEAA.COM

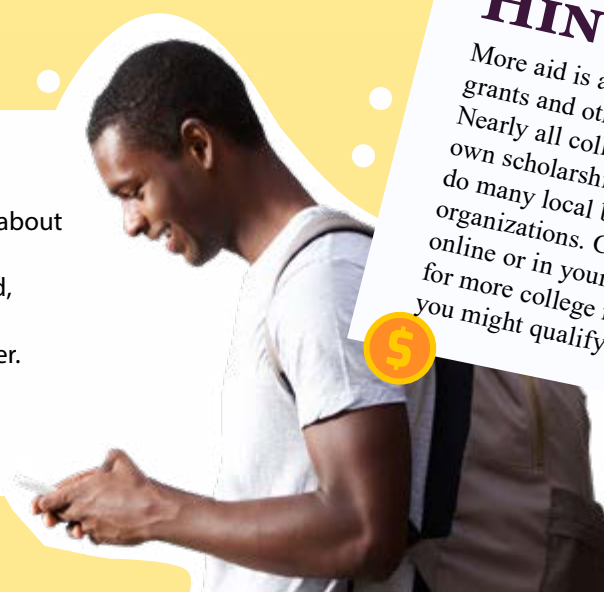
KHEAA's website features include:

- Detailed info about KEES, including information about your KEES award.
- Publications about college planning, financial aid, financial literacy and surviving college.
- Tools to help you identify and prepare for a career.
- Helpful study tips.
- Information about standardized tests.
- Details on college admissions.



HELPFUL HINT:

More aid is available from federal grants and other types of loans. Nearly all colleges offer their own scholarships and grants, as do many local businesses and organizations. Check them out online or in your local newspaper for more college money options you might qualify for!



CAMPUS VISITS

NOT JUST FOR SENIORS, VISITS CAN PAY OFF.

You can take on-campus or virtual tours of the schools you're interested in.

Check out your top colleges' websites and review their admissions requirements to see if you're on track with your high school courses and GPA. You still have time to boost your GPA before graduation, which will help when you begin applying to schools.

Start your electronic field trip as a prep course for the real thing: Try to visit your top three school choices before the end of your junior year.

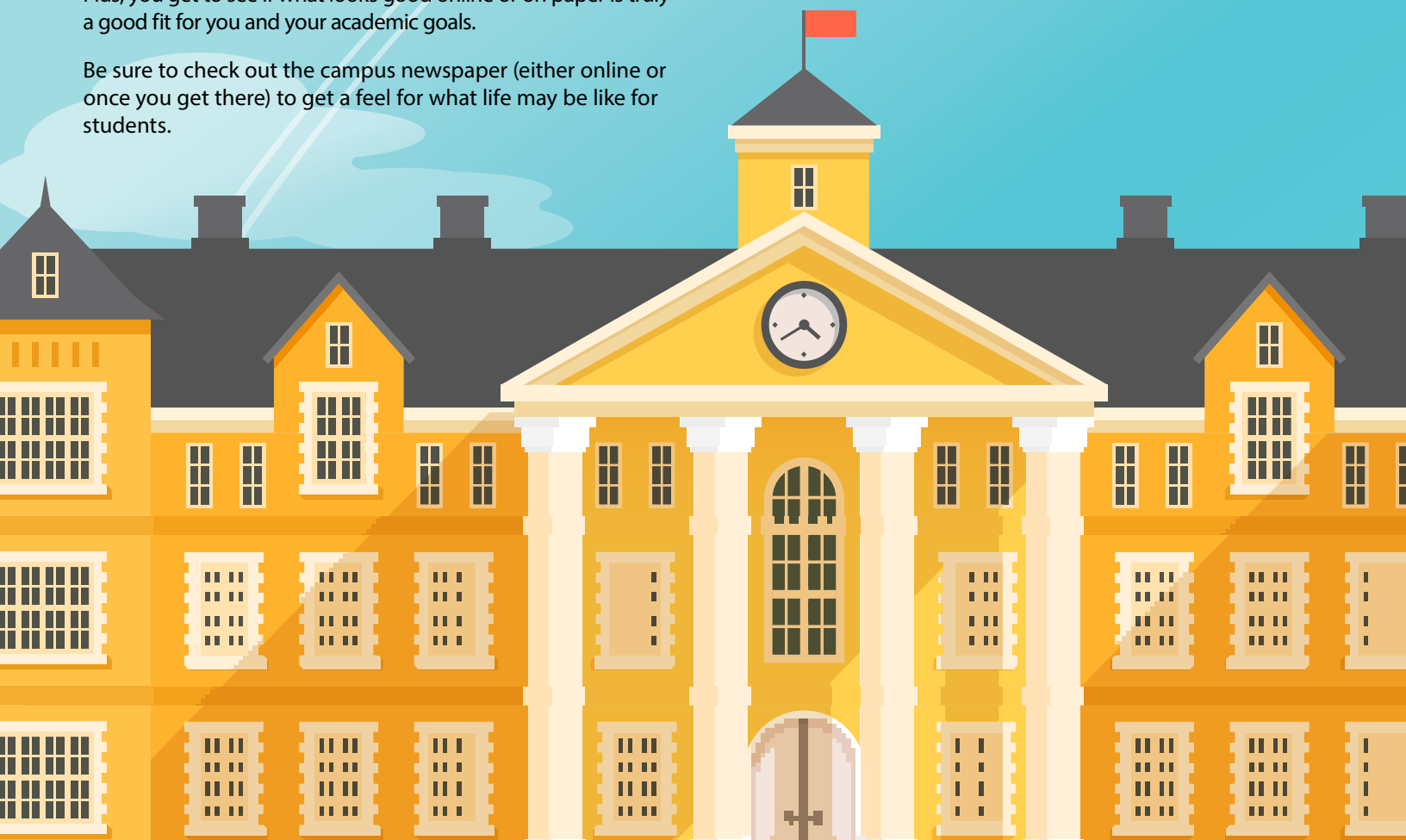
Getting a first-hand view can often spark serious discussions with your parents about what you're looking for in a college, from academics to student life in a big, medium or small city. Plus, you get to see if what looks good online or on paper is truly a good fit for you and your academic goals.

Be sure to check out the campus newspaper (either online or once you get there) to get a feel for what life may be like for students.

Make an appointment with each college so you can know the best time to visit, because many colleges offer programs for visiting students. You'll want to see the campus while classes are in session, but try to avoid mid-term or finals weeks.

If you can, visit a class or talk with a professor in the major you're considering to get a feel for the program and its facilities. Check out the academic program you're interested in pursuing. Many will be online at the college's website.

Take notes and ask lots of questions, keeping in mind your priorities for your successful college experience.



STUDY TIPS

YOU are responsible for your own grades. Here are some tips to help do your best.

KNOW THE RULES

Understanding your teacher's grading system can help you keep score of how you're doing. Know how many points homework, quizzes, papers and tests will count. Keep track of the grades you make in each class. Turn assignments in on time, and do the best you can on them. You can choose to play by your teacher's rules or not, but the rules probably won't change.

HIT THE HIGHLIGHTS

Taking notes should not be a word-for-word exercise. Listen for points your teachers emphasize (like, "the main point is") and anything they repeat. If it's written on the board, consider that the ultimate emphasis! Write down the main ideas and the examples used in class. Try to develop your own shorthand you understand.

HOMEWORK HELP

Stuck in calculus? Chemistry? Or algebra? Try checking out the free Khan Academy on YouTube. Salman Khan breaks down complicated topics in hundreds of short, explanatory videos. To find out more, go to <https://www.youtube.com/user/khanacademy>.

REPEAT

To help you remember important facts and ideas, read your book or notes aloud. You then both read and hear it, helping transfer the information into your long-term memory bank. Make flash cards of things you think might be on tests and review them for a week or more before the test.

REVIEW OFTEN

Once a day, review your notes or homework in each subject. Breaking up studying into short segments (less than 15 minutes) makes studying for a big test easier because you've been working all along.

PARTICIPATE

Take an active role in your classes. Think about what's being presented and join discussions. Ask questions if you don't understand something. If the answer isn't clear, ask your teacher again after class. As you do homework, jot down ideas and questions you might have.

STAY ORGANIZED

Keep a "to-do" list of upcoming due dates, quizzes and tests. Update this list as needed. You can use the calendar on your mobile device or just a small notebook to jot down your important dates.

